

What to Study in Banking

- **Customized Syllabus**

A: Core Banking Concept

- Concept of Bank, Historical Development, Major Functions of Banks, Role of BFIs in Nepalese Economy, Current Status, Opportunities and Challenges, Function of Commercial Bank, Banking Terminology

B: Banking Products/Services

- Deposit and its concept, Types of Deposit, Differences between different types of deposits, Fund Collection and Its mobilization
- Concept of Loan, Types of Loan, Loan Cycle, Classification of Loan, Qualitative Loan Management and its aspects
- **Deposit and Loan**, Bank Guarantee, Letter of Credit, Agri-Saving Bond, Farmer's Credit Card, Branch Less Banking, Remit, Any Branch Banking System (ABBS), Mobile Banking, Internet Banking, SWIFT, Draft, ATM, Debit and Credit Card, ASBA, Demat, Financial Literacy, Agency Services.
- **Deposit Accounts and its features**, Factors to be considered while opening account and operating it.

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C: Banking Operation:

- Cash Transaction, Importance, Major Focus Areas/Factors to be considered in cash transaction, related risks, Cheque, Voucher, types, Need and Basic Element with Importance
- Remittance and its concept, Types, Importance, Role of Remittance in Nepalese Economy,
- Funded and Non Funded Business, Need for Funded and Non Funded Business, Classification and differences.
- Different Types of Risks in Banking Operation, Management
- Interbranch Account Reconciliation and its need and importance, Factors to be considered for Interbranch Account Reconciliation.

D: ADBL Related

- ADBL and Its Establishment, Developmental Stages of ADBL, Nature of Transactions, Vision, Mission and Objectives, Organizational Structure, Current Status, SWOT Analysis, ADBL Employee Bylaws 2062
- Role of ADBL in Nepal

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E: Policy and Acts

- Unified Directives
- Establishment, role and objective of NRB, Its function, Prudential Regulation and its Compliance.
- Loan Loss Provision and Corporate Governance related provision in Unified directives.
- NRB Act, BAFIA, Banking Offence and Punishment Act, AML CFT Act.

अन्तरशाखा कारोवार

- बैंक तथा वित्तीय संस्थाको एक शाखामा खाता खोले पश्चात उक्त बैंक तथा वित्तीय संस्थाले प्रदान गर्ने अन्य जूनसुकै बैंकिङ्ग सेवाहरु उक्त बैंकका अन्य जून सुकै शाखा कार्यालयवाट उपभोग गर्न पाईन्छ भने त्यसलाई अन्तरशाखा कारोवार भनिन्छ । आजका दिनमा बैंक तथा वित्तीय संस्थाहरुले ग्राहकको सहजताका लागि उक्त बैंकमा रहेको कूनै एक खाता मार्फत सहज रुपमा प्राय सबै कारोवार तथा सेवा उक्त बैंकका अन्य जूनसुकै शाखा कार्यालयहरुवाट लिन सक्ने ब्यवस्था गरि ग्राहक सेवामा प्रवर्धन गरेको पाईन्छ ।
- एक शाखामा रहेको नगद अन्य जूनसुकै शाखावाट भिक्न सकिने ब्यवस्था ।
- एक शाखामा रहेको खाताको चेक बूक अन्य जूनसुकै शाखावाट लिन सकिने ब्यवस्था ।
- एक शाखाको खातामा रहेको रकम अन्य शाखाको एटिएम मेसिनको प्रयोग गरि भिक्न सकिने ब्यवस्था ।
- Online सेवाहरु लिई एक स्थानमा रहेको शाखाको विवरण र कारोवार जूनसुकै स्थान वाट गर्न सकिने ब्यवस्था ।
- एक शाखावाट अर्को शाखामा कोषको स्थानान्तरण आदि

Interbranch Transaction

- A transaction that takes place in a branch of bank may involve accounts that are maintained in another branch of the same banks. For Example, a customer has an account in the Head Office branch and approaches another branch of the bank for a cash withdrawal.
- Cash Withdrawal from one branch even when the account has been maintained in another branch
- Ordering cheque book in one branch even when the account has been maintained in another branch
- Withdrawal of cash of one branch from ATM of another branch
- Transacting or accessing the banking services from the online or digital services.
- Fund transfer activities between two or more branches.

अन्तरशाखा कारोवारको महत्व

- कोषको व्यवस्थापनमा सहयोग
- तरलता व्यवस्थापनमा सहयोग
- ग्राहक सम्बन्धमा सुधार
- बैंकका सेवालाई आधुनिकिकरण गर्न सहयोग
- ग्राहकलाई जुनसुकै शाखा कारोवार दिन सहज
- बिप्रेषण गर्न सहज
- सहज ग्राहक सेवा
- बैंकको सेवा प्रति सकारात्मक धारणा वा दृष्टिकोण
- ठेगाना परिवर्तन भए संगै नयां खाता खोल्नु पर्ने भ्रमेलावाट मुक्ती

Importance of Interbranch Transaction

- Helps in fund management
- Help in Liquidity Management
- Help to maintain better customer relationship service
- Help to modernize banking system
- ABBS Services to Customer
- Help in Remittance Business
- Easy Customer Service
- Positive Attitude of Customer towards banking services
- Need Not to open new account when an individual migrates

अन्तरशाखा हिसाब मिलान

आधुनिक बैंकीन सुविधा उपलब्ध गराउने क्रममा एक बैंकको एउटा शाखा र आफनै अन्य शाखाहरु भित्र विभिन्न कारोवारहरु भैरहदा त्यस्ता कारोवारको हिसाब किताब मा कुनै भिन्नता भए वा नभिलेको भए सो लाई मिलाउने कार्यलाई नै अन्तरशाखा हिसाब भिडान भनिन्छ ।

अन्तरशाखा कारोवार गर्ने बैंक तथा वित्तिय संस्थाहरुले कहिलेकाही कारोवारको शिल शिलामा एक शाखा बाट भएको कारोवारको अभिलेख कुनै एक शाखामा छुटेको, दुबै शाखामा छुटेको, गलत रकम प्रविष्टि भएको आदि अवस्था आउन सक्ने हुंदा कारोवार हुने सम्बन्धीत शाखाहरुको कारोवार मिलेको छ वा छैन भनि जांच्ने प्रकृयालाई नै अन्तरशाखा हिसाब भिडान भनेर भन्न सकिन्छ ।

Interbranch Reconciliation

In the due course of providing modern banking services, banks are now involved in transacting between its branches. During the course of such transaction there is chance that there is some difference in transaction and its recording. So the process to identify and resolve such discrepancy is known as Inter Branch Reconciliation.

There is chance that one branch (in interbranch transaction) may miss to record, may wrongly record the transaction concluded between another branch. So the process to check any discrepancy, identify and resolve such discrepancy during the course of interbranch transaction is known as interbranch reconciliation.

अन्तरशाखा हिसाव मिलान

बैंकको अन्तर शाखा कारोवारको लेखांकनमा भएको गल्तीहरु समयमानै पत्ता लगाउन, दोहोरो, कम वा बढि भक्तानी जस्ता गल्तीहरु पत्तालगाउनका लागि अवलम्बन गरिने लेखा सम्बन्धी एक प्रकृयालाई नै अन्तरशाखा हिसाव भिडान भनिन्छ ।

हिसावमा भएको गल्तीहरु समय अन्तराल संगै बिकराल भई पहिचान गर्न जटिल हुने भएकाले यस्तो हिसाव भिडान समयमानै गर्न सकिएमा बैंकको हरेक क्रियाकलापमा पारदर्शिता आई वित्तिय अनुशासन कायम गर्न सकिन्छ ।

Interbranch Reconciliation

Inter branch reconciliation is the process of comparing the records of two or more branches of a bank to ensure that they agree. This is done to identify any errors or discrepancies in the records, which can then be corrected.

Timely identification and cure of any errors will reduce the risk that the transaction and errors become complex, messy and hence it will also help ensure transparency, and financial discipline in an organization

अन्तरशाखा हिसाव मिलानको महत्व

- बैंकमा हुन सक्ने र भएका बिभिन्न सम्भावित गल्ती, गल्ती वा छलकपटका घटना पत्ता लगाउनु
- यसले बैंक वा शाखाका बास्तबिक अवस्थाको चित्रण गर्न सहयोग गर्दछ ।
- अन्तरशाखा हिसाव मिलानले आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाउन सहयोग गर्दछ ।
- प्रशासनिक कार्यमा हुने समस्या समाधान गर्दछ ।
- यसले नगद वा बैंकका कारोवारहरु गल्ती रहित छन भन्ने एकिन गर्न सहयोग गर्दछ ।

अन्तरशाखा हिसाव मिलानका महत्वहरु

- दोहोरो गल्ती तथा प्रविष्टी सम्बन्धी गल्ती पत्ता लगाउनु
- बास्तबिक नगद मौज्दातको अवस्था पत्ता लगाउन सहयोग गर्दछ ।
- बैंकको कारोवारको सिलसिलामा असामान्य अवस्था आउन दिदैन ।
- लेखा परिक्षणमा सहयोगी हुन्छ ।
- बैंकको क्रीयाकलाप पारदर्शि हुने हुंदा संस्थागत शुसासन कायम हुन्छ ।

Importance of Interbranch Reconciliation

- This will help remove any discrepancy in the accounting books of any branch with concerned another branch/head office
- It helps to provide true and fair accounting figures at any given time.
- Interbranch Accounting System ensures proper internal control within the branch
- Prevent Administrative Problems
- It will help prevent probable mistakes, mistakes and frauds due to transaction between branches

Importance of Interbranch Reconciliation

- It will help identify mistakes due to double entry
- It will help confirm the true and fair status of cash in the bank branch
- It will help prevent any risks associated with interbranch transactions
- Interbranch Reconciliation facilitates the audit process as well.
- It will help ensure transparent and good corporate governance within a bank

अन्तरशाखा हिसाव मिलान नगर्दा हुने समस्याहरु

- अन्तरशाखा कारोवारमा गल्तीको मात्रा बढ्दै जाने
- बैंकको आन्तरिक नियन्त्रण प्रणाली कमजोर हुने
- लेखा परिक्षणले बित्तिय यथार्थता जाँचन नसक्ने
- बैंकका बित्तिय विवरणको बिश्वशनियतामा कमि आउने
- जवाफदेयिता र जिम्मेवारीको संस्कारमा ह्रास आउने
- बित्तिय अनुशासन घटेर जाने
- स्रोत र साधनको दुरुपयोगको सम्भावना बढ्ने

Problems due to unreconciled Interbranch Account

- Increasing errors and mistake due to lack of reconciliation
- weak internal control mechanism
- lack of true and fair verification of accounts by audit
- Reduced credibility of FS of BFIs
- Weak responsibility and accountability culture
- Degraded financial discipline
- High chance of misuse of funds and resources

अन्तरशाखा हिसाब मिलान नगर्दा हुने समस्याहरु

- बैंकको उत्पादकत्व कम हुन सक्ने
- परदर्शिता र शुसासनमा समस्या आउन सक्ने
- बैंकका शाखाहरुको कारोवारमा बेरुजुको समस्या रहने
- असान्दर्भिक आर्थिक गतिविधिहरु बढ्न सक्ने
- संचालन जोखिम बढ्न सक्ने
- बैंकको स्थायीत्वमा नकारात्मक प्रभाव पर्ने
- नियामक निकायको कार्यवाहिको भागिदार हुनु पर्ने
- बैंकको छबिमा ह्रास आउन सक्ने

Problems due to unreconciled Interbranch Account

- Reduced Productivity of banking resources
- Problems in Transparency and Good Governance
- Increasing unreconciled items between bank branches
- Chance of irrelevant banking and economic transactions
- High exposure to operational risk
- Negative impact in stability of bank
- Chance of Regulatory Punishment and actions
- Impact in banking image

अन्तरशाखा हिसाव मिलानमा ध्यान दिनु पर्नेकुराहरु

- कारोवारको समयमानै अध्याबधिक हुने प्रणालीको बिकास गर्ने
- हिसाव भिडान र मिलान सम्बन्धी मार्गदर्शन वा कार्यविधि तथा निति तर्जुमा गरि लागु गर्ने
- शाखाहरुबिच प्रभावकारी संचार र सम्पर्क संयन्त्रको बिकास गर्ने
- अन्तरशाखा हिसाव मिलान कार्यका लागि बैंकको प्रधान कार्यालयले सहजिकरण गर्ने
- हिसाव मिलानको महत्व, यसको प्रभाव र हिसाव मिलान नहुंदाको जोखिमको बारेमा कर्मचारीलाई अवगत गराउने

Things to Remember during IBR

- To develop a system to update transaction on a real time basis
- To formulate appropriate policy, procedures or guidelines related to interbranch transaction and its reconciliation
- To ensure adequate, and effective communication mechanism between branches
- To ensure facilitating role of central office during the course of interbranch reconciliation
- Make employee aware about interbranch transaction, reconciliation, impact of unreconciled items and way to reconcile the accounts

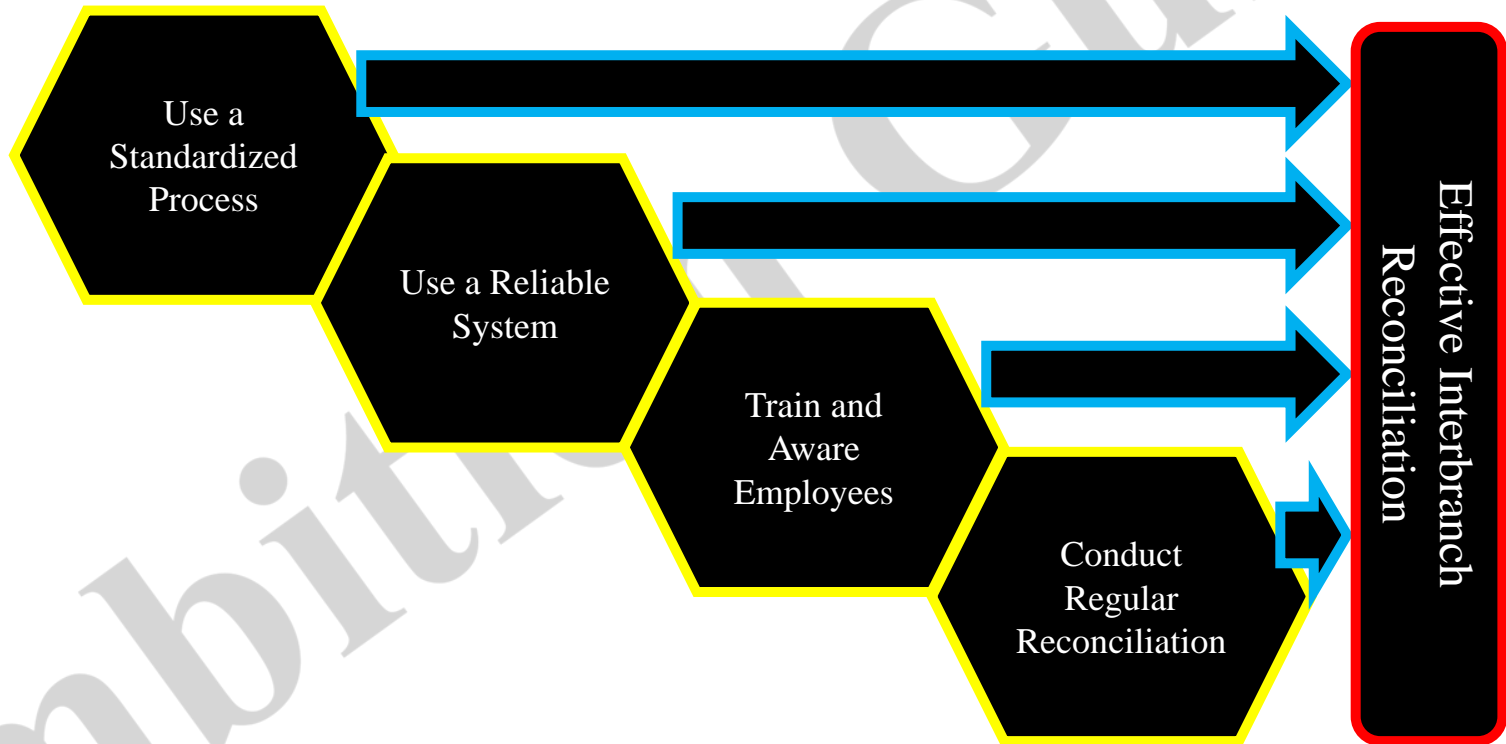
अन्तरशाखा हिसाव मिलानमा ध्यान दिनु पर्ने कुराहरु

- कारोवार संग सम्बन्धीत कागजात तथा भौचरहरु सुरक्षित राख्ने
- कारोवारमा संलग्न कर्मचारीलाई जवाफदेयि वनाउने
- बैंकको एक शाखा र अर्को शाखा बिचको कारोवारलाई दुबै शाखामा नछुटाई प्रविष्टी गर्ने
- एउटा शाखामा डेबिट भएको कारोवार अर्को सम्बन्धीत शाखामा क्रेडिट भएको नभएको पहिचान गरि सम्बन्धीत गल्ती सच्याउने

Things to Remember during IBR

- Safe keeping of all the documents and vouchers of Inter Branch Transaction
- To make concerned employee responsible for Interbranch Transaction Related errors (negligence)
- To ensure proper entry of Inter Branch Transaction in both of the branches
- Timely identification of missed debit/credit when other branch had already posted the credit/debit entry

TIPS for IBR



TIPS for IBR

Use a
Standardized
Process

Use a Reliable
System

Train and
Aware
Employees

Conduct
Regular
Reconciliation

Effective Interbranch Reconciliation

Securities to be kept while issuing Bank Notes

At least 50% of such security assets should be:

- **Gold**
- **Silver**
- **Foreign currency**
- **Foreign securities (shares)**
- **Foreign bills of exchange**

The other half may be in the form of:

- **Coins**
- **Debt bonds issued by Nepal Government**
- **Promissory notes/bills of exchange payable in Nepal within a maximum of 18 months**

THANK YOU

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